

United States Bankruptcy Court  
Southern District of MississippiIn re:  
Shayla Roshanda Brooks  
DebtorCase No. 25-01017-JAW  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0538-3

User: mssbad

Page 1 of 2

Date Rcvd: Apr 21, 2025

Form ID: 309A

Total Noticed: 22

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Shayla Roshanda Brooks, 5671 Beechwood Drive, Jackson, MS 39206-2708
5500745	+ Advance America, 750 Shipyard Dr, STE 30, Wilmington, DE 19801-5161
5500751	+ Hill Law Firm, P.O. Box 150529, Nashville, TN 37215-0529
5500757	+ OrthoFI, 900 S Broadway, Ste 100, Denver, CO 80209-4269
5500758	+ River Oaks, P.O. Box 11439, Belfast, ME 04915-4005
5500759	+ Shelter Insurance, PO Box 6008, Columbia, MO 65205-6008

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: trollins@therollinsfirm.com	Apr 21 2025 19:31:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	+ Email/Text: trustee@hrkcpa.com	Apr 21 2025 19:31:00	Stephen Smith, 1052 Highland Colony Pkwy, Suite 100, Ridgeland, MS 39157-8764
ust	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	Apr 21 2025 19:32:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5500746	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 21 2025 19:41:38	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5500747	+ EDI: CAPITALONE.COM	Apr 21 2025 23:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5500748	+ EDI: WFNNB.COM	Apr 21 2025 23:33:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5500749	+ EDI: WFNNB.COM	Apr 21 2025 23:33:00	Comenitycapital/ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5500750	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 21 2025 19:41:38	Credit One Bank, Attn: Bankruptcy, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5500752	+ Email/Text: melissa.martin@kfcu.org	Apr 21 2025 19:31:40	Keesler FCU, Attn: Bankruptcy, 2602 Pass Rd, Biloxi, MS 39531-2728
5500754	Email/Text: cdavenport@lawmemphis.com	Apr 21 2025 19:31:00	Mendelson Law Firm, PO Box 17235, Memphis, TN 38187
5500753	+ Email/Text: bankruptcy@marinerfinance.com	Apr 21 2025 19:31:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5500755	+ Email/Text: Mercury@ebn.phinsolutions.com	Apr 21 2025 19:31:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
5500756	+ EDI: MAXMSAIDV	Apr 21 2025 23:33:00	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
5500760	+ EDI: SYNC	Apr 21 2025 23:33:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5500761	Email/Text: bknotice@upgrade.com		

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5500762

+ EDI: COMCASTCBLCENT

Apr 21 2025 19:31:00

Upgrade, Inc., Attn: Bankruptcy, 275 Battery  
Street, 23rd Floor, San Francisco, CA 94111

Apr 21 2025 23:33:00

Xfinity/Comcast, 600 Galleria Pkwy SE, Atlanta,  
GA 30339-5994

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2025

Signature: /s/Gustava Winters

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**  
**United States Bankruptcy Court Southern District of Mississippi**

**Information to identify the case:**

Debtor 1	Shayla Roshanda Brooks	Social Security number or ITIN xxx-xx-0193
	First Name    Middle Name    Last Name	
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	EIN    --- Social Security number or ITIN    --- EIN    ---
United States Bankruptcy Court for the Southern District of Mississippi		
Case number: 25-01017-JAW		Date case filed for chapter 7 4/21/25

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.uscourts.gov](http://www.pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit [www.mssb.uscourts.gov](http://www.mssb.uscourts.gov).**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Shayla Roshanda Brooks	
<b>2. All other names used in the last 8 years</b>	aka Shayla R Brooks, aka Shayla Smith, aka Shayla Brooks	
<b>3. Address</b>	5671 Beechwood Drive Jackson, MS 39206	
<b>4. Debtor's attorney</b> Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email <a href="mailto:trollins@therollinsfirm.com">trollins@therollinsfirm.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Stephen Smith 1052 Highland Colony Pkwy Suite 100 Ridgeland, MS 39157	Contact phone 601-605-0722 Email <a href="mailto:trustee@hrkcpa.com">trustee@hrkcpa.com</a>

For more information, see page 2 >

Debtor **Shayla Roshanda Brooks**Case number **25-01017-JAW**

<b>6. Bankruptcy clerk's office</b>	Thad Cochran U.S. Courthouse 501 E. Court Street Suite 2.300 Jackson, MS 39201	Office Hours: Monday – Friday 8:00 AM – 5:00 PM  Contact phone 601-608-4600  Date: 4/21/25
<b>7. Meeting of creditors</b>	<b>June 6, 2025 at 10:30 AM</b>	Trustee: Stephen Smith Zoom video meeting. Go to <a href="https://zoom.us/join">zoom.us/join</a> , enter Meeting ID 403 113 1551 and Passcode 2220976269 , OR call 769-215-6920.  <b>For additional meeting information go to <a href="https://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a></b>
<b>8. Presumption of abuse</b>	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	<b>Filing deadline: 8/5/25</b>
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	